

Docket No. 3350-67
File No. 1158.41331X00
Client No. Risk Processing



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
GANESAN et al : Group Art Unit: 3624
Serial No. 09/749,595 : Examiner: TBD
Filed: December 28, 2000 :
For: ELECTRONIC PAYMENT RISK PROCESSING

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Sir:

January 7, 2004

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

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this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41331X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

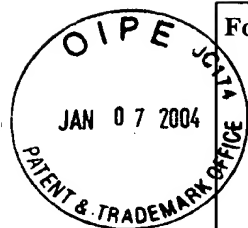
ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read 'Sterling W. Chandler', with a long horizontal flourish extending to the right.

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SWC/slk



Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DKT. NO.
3350-67
1158.41331X00SERIAL NO.
09/749,595INFORMATION DISCLOSURE STATEMENT
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December 28, 2000GROUP
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U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,025,373	6-18-91	Keyser, Jr., et al.		
	AB	5,920,848	7-6-99	Schutzer, et al.		
	AC	6,188,994	2-13-01	Egendorf		
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	AL	6,032,133	2-29-00	Hilt, et al.		

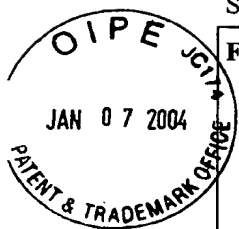
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Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
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AC	5,884,288	3-16-99	Chang, et al.			
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